



# Welcome to Session 39 Direct Loan Servicing Web Site Update (hands-on)





#### Who Are We?



- 1100 Employees
- Two Facilities
- 4.5 Million borrowers
- 47.3 Billion dollars in loan balance
- 6.2 Million phone calls/year
- 2.0 Million pieces of correspondence/year



### Web Site Statistics

■ 150,000-180,000 visitors per month

■ 6,500 emails per month

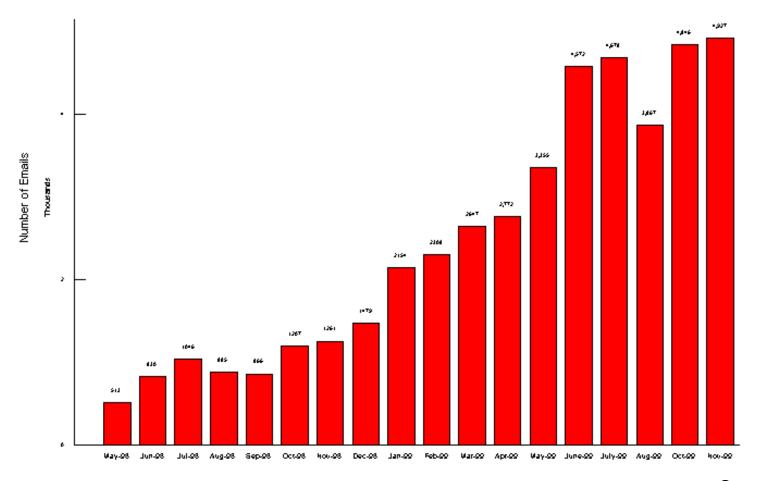
■ 52,200 forms downloaded each month

■ 31,000 payoffs quoted each month



### Web Site Statistics

Most of our web site statistics are increasing at a rate of 5-10 % per month





### **Current Web Functionality**

- **■** Email
- FAQ's
- Glossary
- Browser Help
- **■** Exit Counseling
- Online Address Changes
- General Account Information
- Deferment/Forbearance Form Downloads



### Our New Web Site Look



#### Other Department of **Education Websites**

- Department of Education Home Page
- Direct Loans Home Page



Welcome to Direct Loan Servicing Online. This Web site is for students and parents who have Direct Loans or are considering financing an education and want to know more about Direct Loans.

#### ACCOUNT INFORMATION

General Information

Payment History



Account Balances



Payoff Amount



#### QUESTION CENTER

- Web Site Help
- FAQ
- Glossary
- Browser Information
- Calculating Interest

#### ACCOUNT MANAGEMENT

Address Change



Exit Counseling



Online Transactions



Repayment Estimator



#### DOWNLOAD FORMS

- Electronic Debit Account
- Deferment/Forbearance

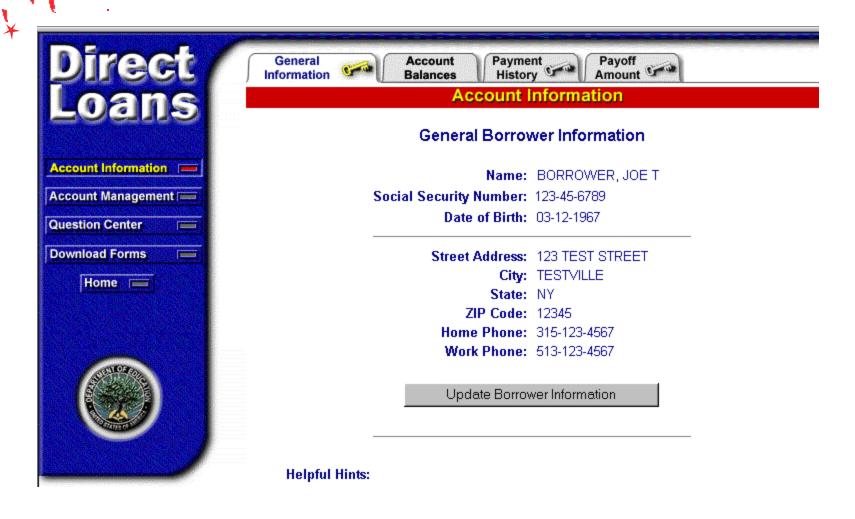
Click Here to Request a PIN



### **New Functionality**

- **▼** Improved Navigation (Look and Feel)
  - Online Payment History
  - Online Disbursement History
  - Interactive Repayment Plan Estimator
  - Repayment Plan Selector
  - Due Date Selector
  - Interactive Deferment & Forbearance Qualifier

### New Features (Account Information) General Information



# New Features (Account Information) Online Address Update



### New Features (Account Information) Account Balances





#### Account Balances for Account 123-45-6789

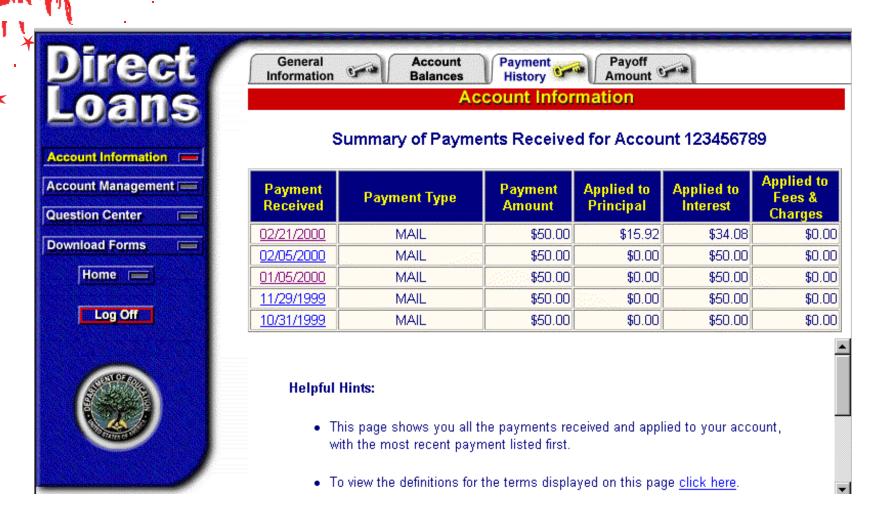
| Account<br>Number | Status                                   | Repaymen<br>Plan | Principal<br>Balance | Current<br>Due | Past<br>Due | Fees &<br>Charges | Total<br>Due | Due Date   |
|-------------------|--|------------------|----------------------|----------------|-------------|-------------------|--------------|------------|
| 123456789         | In<br>Repayment,<br>109 days<br>past due | Standard         | \$3,911.68           | \$50.00        | \$200.00    | \$0.00            | \$250.00     | 03/07/2000 |
| Total             |  |                  | \$3,911.68           | \$50.00        | \$200.00    | \$0.00            | \$250.00     |            |

#### **Helpful Hints:**

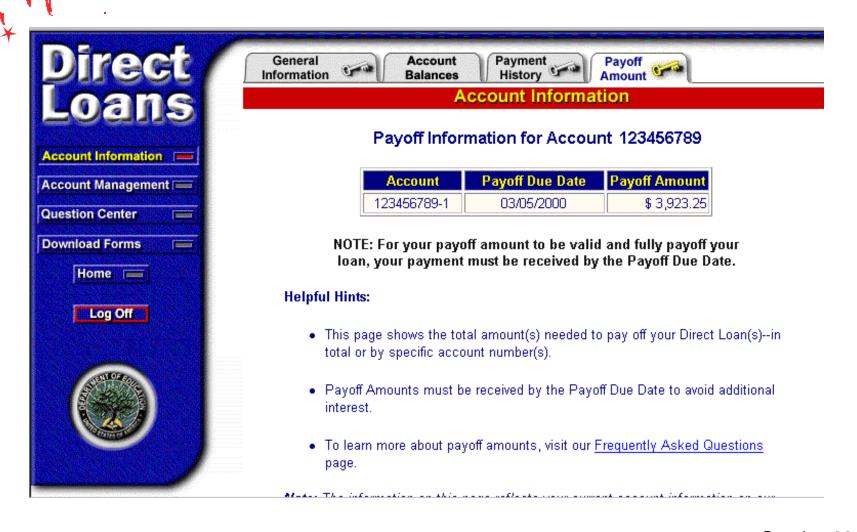
- This page provides you with a summary of your Account Information.
- . To view the definitions for the terms displayed on this page click here.
- . To obtain details for a specific account, click on the account number.

**Note:** The information on this page reflects your current account information on our system. If you have recently applied for a change in status or submitted a payment, please allow up to 10

## New Features (Account Information) On-line Payment History



# New Features (Account Information) On-line Pay-off Quote



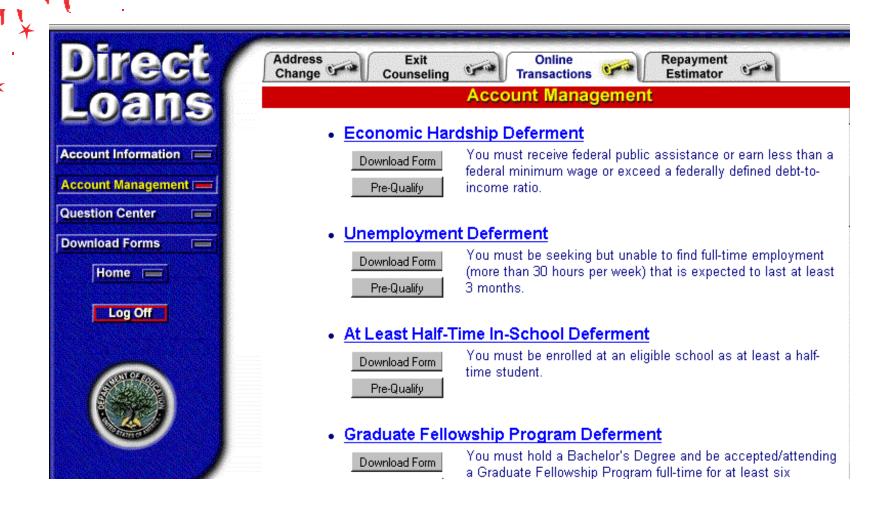
# New Features (Account Management) Exit Counseling



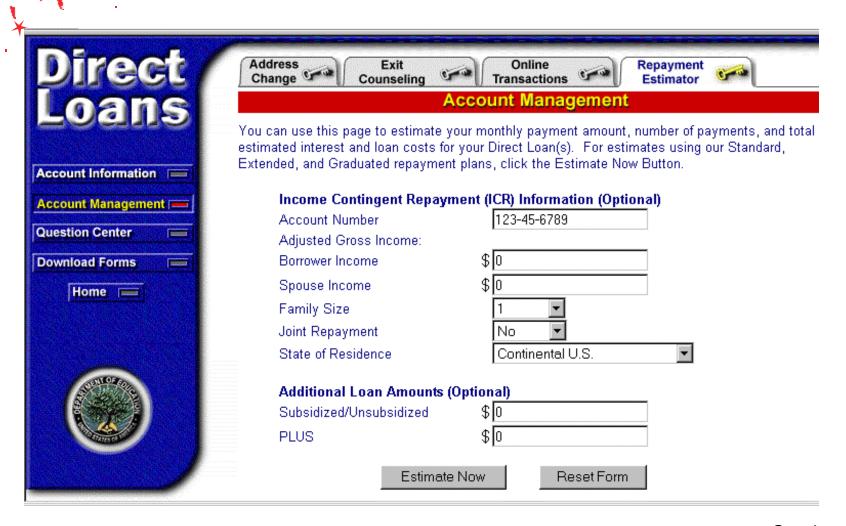
### New Features (Account Management) Online Transactions



# New Features (Account Management) Interactive Deferment Qualifier



# New Features (Account Management) Interactive Repayment Estimator



# New Features (Account Management) Interactive Repayment Estimator





#### Repayment Estimate Summary

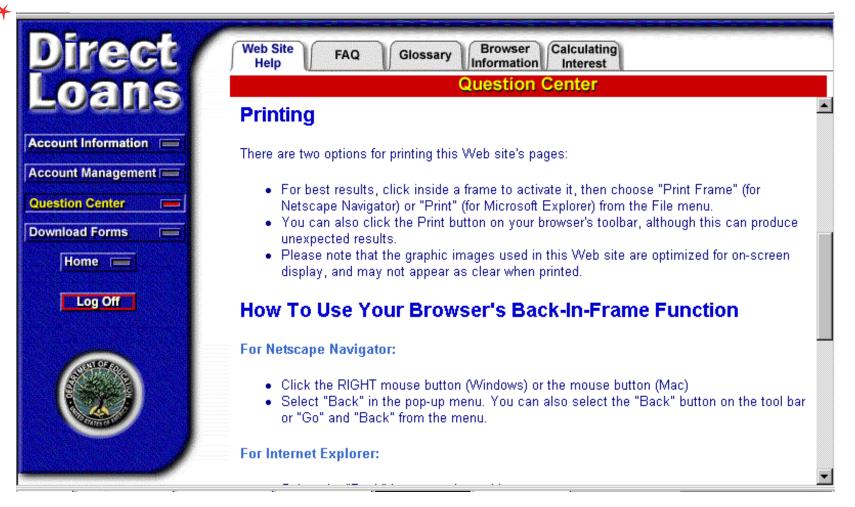
| Ac          | count Informatio | n         | Repayment Plans |          |           |          |  |  |
|-------------|------------------|-----------|-----------------|----------|-----------|----------|--|--|
| Account     | Account Type     | Status    | Standard        | Extended | Graduated | ICR*     |  |  |
| 339706465-1 | Subsidized       | Repayment | \$104.13        | \$92.17  | \$56.79   | \$74.89  |  |  |
| 339706465-2 | Unsubsidized     | In-School | \$86.77         | \$76.81  | \$47.33   | \$62.41  |  |  |
| 339706465-3 | PLUS             | Repayment | \$57.85         | \$51.21  | \$31.55   | N/A      |  |  |
| Total       |                  |           | \$248.75        | \$220.19 | \$135.67  | \$137.13 |  |  |

\* PLUS loans are not eligible for the ICR repayment Plan. Therefore, if you select the ICR plan for your subsidized and unsubsidized loans, you must choose a separate repay plan for your PLUS loans. To determine your total repayment amount under the ICR plan, add the "Total" amount from the "ICR" column above to one of the repayment estimates that was calculated for your PLUS loans under another plan.

#### Helpful Hints

 This area provides you with an estimated summary of your repayment options for your Direct Loan accounts. These estimates are based on your current balance, interest rate, and repayment term.

# New Features (Question Center) Enhanced Help - Web Site Help





### **Hands On Session**

www.dlservicer.ed.gov/demo



# Web Site Enhancements Being Addressed

- Ability to display "non-direct" data on Exit Counseling.
- Alternative method of reporting borrowers who have completed Exit Counseling.
- Web Site response time and capacity planning.



#### **Contact Information**

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### Feedback & Ideas?

